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DRAFT AMENDMENT – NOT FOR ENTRY –
FOR DISCUSSION ONLY

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Humberto C. Portillo, et al.) Customer No.: 29052
Serial No.: 09/604,525) Confirmation No.: 4943
Filing Date: June 27, 2000) Art Unit: 3694
METHOD FOR FACILITATING PAYMENT OF A) Examiner: Elda G. Milef
COMPUTERIZED TRANSACTION)
)

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16. (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a method for effecting a payment from a buyer to a seller in connection with an electronic transaction utilizing a money transfer system, comprising ~~the computer implemented steps carried out by a money transfer system of:~~

providing a money transfer system connected for electronic communications with at least the seller computer, wherein the money transfer system is operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations and physically accessible to the buyer to make a payment;

receiving at the money transfer system an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount;

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assigning, by the money transfer system, a unique transaction number to the payment request, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

determining by the money transfer system a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

determining by the money transfer system a grand total amount based upon the preliminary total amount and any other applicable charges;

communicating information from the money transfer system to the seller computer system for displaying at least the grand total amount and the unique transaction number to the buyer computer system;

receiving at the money transfer system a payment notification associated with the unique transaction number from the payment location local computer, wherein the payment notification indicates payment in the amount of the grand total amount has been submitted in person at the payment location by or on behalf of the buyer, wherein the amount of the grand total amount is submitted after the unique transaction number is assigned;

communicating a message to the seller computer system that payment associated with the unique transaction number has been received at a payment location upon receipt of the payment notification by the money transfer system; and

effecting completion of the electronic payment request by making payment via the money transfer system to the seller upon receipt of the payment notification by the money transfer system.

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42. (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a system for effecting a payment from a buyer to a seller in connection with an electronic transaction, comprising:

- a communication link for connecting a money transfer system to the seller computer;
- a money transfer system operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations and physically accessible to the buyer to make a payment;
- the money transfer system operative for receiving an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount;
- the money transfer system operative for assigning a unique transaction number to the payment request, wherein the unique transaction number is associated with the transaction between the buyer and the seller;
- the money transfer system operative for determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;
- the money transfer system operative for determining a grand total amount based upon the preliminary total amount and any other applicable charges;

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the money transfer system operative for communicating information to the seller computer system for displaying the grand total amount and the unique transaction number to the buyer computer system;

the money transfer system operative for receiving information from a payment location local computer at a payment location indicating that payment in the amount of the grand total amount has been received in person at the payment location by or on behalf of the buyer, wherein the amount of the grand total amount is submitted after the unique transaction number is assigned;

the money transfer system operative for communicating, when receiving said information, a message associated with the unique transaction number to the seller computer system that payment has been actually made at a payment location; and

the money transfer system operative for effecting completion of the electronic payment request by making payment to the seller upon receipt of the payment notification by the moncy transfer system.

68. (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a method for effecting a payment from a buyer to a seller in connection with an electronic transaction utilizing a money transfer system, comprising:

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providing a money transfer system connected for electronic communications with at least the seller computer, wherein the money transfer system is operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations and accessible to the buyer to make a payment;

receiving at the money transfer system an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount and buyer information;

assigning at the money transfer system a unique transaction number to the payment request, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

determining at the money transfer system a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

determining at the money transfer system a buyer local exchange rate for the preliminary total amount based upon the buyer information;

determining at the money transfer system a grand total amount expressed in the local currency of the buyer, based upon the preliminary total amount, any other applicable charges, and the determined buyer local exchange rate;

communicating information from the money transfer system to the seller computer system for displaying the grand total amount and the unique transaction number to the buyer computer system;

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receiving at the money transfer system a payment notification associated with the unique transaction number from the payment location local computer, wherein the payment notification indicates payment in the amount of the grand total amount has been submitted in person at the payment location by or on behalf of the buyer, wherein the amount of the grand total amount is submitted after the unique transaction number is assigned;

communicating a message from the money transfer system to the seller computer system that payment associated with the unique transaction number has been received at a payment location upon receipt of the payment notification by the money transfer system; and

effecting completion of the electronic payment request by making payment via the money transfer system to the seller upon receipt of the payment notification by the money transfer system.

92. (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a system for effecting a payment from a buyer to a seller in connection with an electronic transaction, comprising:

a money transfer system operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations and accessible to the buyer to make a payment;

a communication link for connecting the money transfer system to the seller computer;

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the money transfer system operative for receiving an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount and buyer information;

the money transfer system operative for assigning a unique transaction number to the payment request, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

the money transfer system operative for determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

the money transfer system operative for determining a buyer local exchange rate for the preliminary total amount based upon the buyer information;

the money transfer system operative for determining a grand total amount expressed in the local currency of the buyer, based upon the preliminary total amount, any other applicable charges, and the determined buyer local exchange rate;

the money transfer system operative for communicating information to the seller computer system for displaying the grand total amount and the unique transaction number to the buyer computer system;

the money transfer system operative for receiving information from a payment location local computer at a payment location indicating that payment in the amount of the grand total amount has been received in person at the payment location by or on behalf of the buyer, wherein

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the amount of the grand total amount is submitted after the unique transaction number is assigned;

the money transfer system operative for communicating, when receiving said information, a message associated with the unique transaction number to the seller computer system that payment has been actually made at a payment location; and

the money transfer system operative for effecting completion of the electronic payment request by making payment to the seller upon receipt of information from a payment location local computer at a payment location that payment in the amount of the grand total amount has been received at the payment location.

116. (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a method for effecting a payment from a buyer to a seller in connection with an electronic transaction, comprising the computer-implemented steps of:

providing a money transfer system connected for electronic communications with the seller computer, wherein the money transfer system is operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations and accessible to the buyer to make a payment;

receiving at the money transfer system an electronic payment request from a seller computer, the payment request comprising information including at least a transaction amount

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and buyer information, the information being associated with a proposed transaction between a buyer and a seller;

at the money transfer system, assigning a unique transaction number to the payment request, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

at the money transfer system, determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

at the money transfer system, determining a buyer local exchange rate for the preliminary total amount based upon the buyer information;

at the money transfer system, determining a grand total amount expressed in the local currency of the buyer, based upon the preliminary total amount, any other applicable charges, and the determined buyer local exchange rate;

storing a unique payment request record comprising the grand total amount and the unique transaction record in a staging area associated with the money transfer system;

communicating payment instruction information comprising the grand total amount and the unique transaction number from the money transfer system to the seller computer system for display to the buyer computer system;

communicating the payment instruction information from the seller computer system to the buyer computer system;

displaying the payment instruction information at the buyer computer system;

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at a payment location associated with the money transfer system, receiving the unique transaction number from a person on behalf of the buyer and inputting the unique transaction number to a payment location local computer at the payment location;

communicating the unique transaction number from the payment location local computer to the money transfer system;

at the money transfer system, and in response to receipt of the unique transaction number from a payment location local computer, retrieving the payment request record associated with the unique transaction number from the staging area;

communicating information associated with the payment request record to the payment location local computer, for use at the payment location in collecting payment from the buyer;

in response to tender of payment in the grand total amount by or on behalf of the buyer in person at the payment location, communicating a payment made message from the payment location local computer to the money transfer system, wherein the payment made message indicates payment in the amount of the grand total amount has been submitted by or on behalf of the buyer at the payment location, wherein the payment of the grand total amount is submitted after the unique transaction number is assigned;

in response to receipt of the payment made message from the payment location local computer, communicating a message from the money transfer system to the seller computer system that payment associated with the unique transaction number has been received at a payment location; and

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effecting completion of the electronic payment request by making payment to the seller via the money transfer system upon receipt of the payment made message by the money transfer system.

138. (Currently Amended) An online commerce system for effecting a payment from a buyer to a seller in connection with an electronic transaction, the buyer operating a network-accessible buyer computer operative for electronic communications with other computers, comprising:

a seller computer operated by a seller and operative for electronic communications with other computers, including the buyer computer;

a money transfer system operative for electronic communications with the seller computer and operative for electronic communications with at least one payment location local computer operated at one or more remote payment locations and accessible to the buyer to make a payment;

a communication link between the seller computer and the money transfer system;

one or more communication links between the money transfer system and the at least one payment location local computer at the one or more remote payment locations;

the seller computer operative in response to a proposed transaction with a buyer for communicating an electronic payment request to the money transfer system, the payment request comprising information including at least a transaction amount and buyer information;

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the money transfer system operative for receiving the payment request from the seller computer and assigning a unique transaction number to the payment request associated with the transaction between the buyer and the seller;

the money transfer system further operative for determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

the money transfer system further operative for determining a buyer local exchange rate for the preliminary total amount based upon the buyer information;

the money transfer system further operative for determining a grand total amount expressed in the local currency of the buyer, based upon the preliminary total amount, any other applicable charges, and the determined buyer local exchange rate;

the money transfer system further operative for storing a unique payment request record comprising the grand total amount and the unique transaction record in a staging area associated with the money transfer system;

the money transfer system further operative for communicating payment instruction information to the seller computer system comprising the grand total amount and the unique transaction number, for display to the buyer computer system;

the seller computer operative for communicating the payment instruction information to the buyer computer system, for display of said payment instruction information to the buyer;

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a payment location local computer at a payment location associated with the money transfer system, in response to input of a supplied unique transaction number, operative for communicating the supplied unique transaction number to the money transfer system;

the money transfer system operative, in response to receipt of the supplied unique transaction number from a payment location local computer, for retrieving the payment request record associated with the supplied unique transaction number from the staging area;

the money transfer system further operative for communicating information associated with the payment request record to the payment location local computer, for use at the payment location in collecting payment from the buyer;

the payment location local computer at the payment location operative, in response to input of data indicating tender of payment in the grand total amount by or on behalf of the buyer at the payment location, for communicating a payment made message associated with the unique transaction number to the money transfer system, wherein the payment made message indicates payment in the amount of the grand total amount has been submitted at the payment location, wherein the amount of the grand total amount is submitted after the unique transaction number is assigned:

the money transfer system operative, in response to receipt of the payment made message from the payment location local computer, for communicating a message associated with the unique transaction number to the seller computer system that payment has been received at a payment location by or on behalf of the buyer; and

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